

Table I.D.3(1996) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
Industry group **								
Agric., fish., forest.	27.3%	--	--	--	--	--	27.2%	27.4%
Mining	15.5%*	2.6%*	40.5%*	44.2%	29.4%	6.7%*	28.0%	14.6%*
Construction	27.7%	20.9%	26.0%	30.7%	27.9%	31.5%	24.1%	31.2%
Manufacturing	21.7%	19.4%	24.8%	27.9%	24.9%	19.4%	25.2%	21.3%
Transp., commu., util.	16.0%	22.5%	28.7%	26.5%	30.1%	11.7%	26.4%	14.9%
Wholesale trade	26.1%	23.8%	25.3%	34.7%	29.1%	21.8%	27.3%	25.7%
Retail Trade	32.1%	27.2%	29.7%	41.7%	41.7%	28.8%	33.1%	31.9%
Fin., ins., real est.	28.1%	18.1%	29.9%	29.7%	30.3%	27.9%	26.3%	28.4%
Services	28.9%	24.3%	27.6%	34.3%	34.1%	25.7%	28.6%	29.0%
Unknown	20.5%*	11.8%*	69.2%*	0.0%	0.0%	0.0%	20.5%*	0.0%
Ownership								
For profit, incorporated	25.7%	22.3%	28.0%	33.2%	31.0%	22.4%	27.8%	25.2%
For profit, unincorporated	34.7%	24.8%	32.0%	41.9%	35.3%	37.4%	30.5%	36.7%
Nonprofit	24.6%	26.6%	19.3%	27.5%	28.5%	21.6%	25.0%	24.5%
Unknown	19.3%	17.2%*	28.9%*	31.5%	23.8%	17.5%	22.7%	19.0%
Age of firm								
Less than 5 years	28.9%	22.9%	27.3%	35.6%	32.9%	24.9%	27.7%	30.8%
5-9 years	30.0%	22.6%	27.0%	34.8%	38.9%	22.0%	28.7%	31.3%
10-19 years	29.1%	27.1%	30.7%	31.0%	37.3%	17.4%	29.1%	29.1%
20 or more years	26.8%	20.0%	26.2%	32.2%	30.1%	23.6%	25.7%	27.0%
Unknown	23.5%	19.9%	24.3%	35.2%	27.6%	22.2%	33.4%	23.3%
Multi/single status								
2 or more locations	24.5%	24.6%	28.3%	32.0%	29.3%	22.5%	30.7%	24.3%
1 location only	29.1%	22.8%	27.4%	33.5%	33.4%	19.9%*	27.3%	31.5%
Percent full-time employees								
Less than 25%	29.5%	28.0%	17.5%	42.5%	46.3%	23.0%	29.3%	29.6%
25-49 %	28.4%	18.9%	26.6%	33.2%	31.8%	27.4%	28.4%	28.4%
50-74 %	26.7%	21.2%	26.1%	34.7%	34.8%	22.4%	25.3%	27.0%
75% or more	25.5%	23.1%	27.8%	32.8%	30.0%	22.3%	27.9%	25.0%
Union presence								
No union employees	30.2%	24.3%	29.6%	35.8%	33.9%	26.6%	29.5%	30.4%
Has union employees	16.8%	15.4%	14.0%*	18.7%	17.0%	16.7%	17.0%	16.8%
Unknown	22.0%	14.7%	21.6%	26.6%	30.3%	21.1%	21.0%	22.0%
Percent low wage employees **								
50% or more low wage	37.7%	17.8%	36.2%	46.6%	40.0%	35.0%	38.6%	37.4%
Less than 50% low wage	25.7%	23.8%	27.7%	32.5%	29.4%	20.4%	27.5%	25.1%
Unknown	24.4%	16.7%	23.0%	30.2%	31.5%	23.3%	23.7%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
Industry group **								
Agric., fish., forest.	2.47%	--	--	--	--	--	3.70%	5.20%
Mining	4.86%*	6.39%*	13.38%*	11.34%	6.00%	3.51%*	7.71%	4.79%*
Construction	1.94%	4.25%	2.88%	4.44%	2.42%	4.99%	1.82%	2.44%
Manufacturing	1.75%	2.91%	2.95%	3.11%	2.41%	1.98%	2.78%	1.77%
Transp., commu., util.	1.29%	3.76%	5.48%	3.78%	3.52%	1.61%	3.59%	1.52%
Wholesale trade	1.33%	2.75%	3.61%	1.83%	2.21%	2.40%	1.56%	1.62%
Retail Trade	0.91%	1.91%	1.94%	2.66%	2.34%	1.36%	1.53%	1.12%
Fin., ins., real est.	1.32%	3.31%	5.35%	2.22%	1.54%	1.60%	2.52%	1.35%
Services	1.20%	2.63%	1.63%	0.90%	1.53%	1.92%	1.49%	1.54%
Unknown	8.05%*	7.47%*	21.88%*	0.00%	0.00%	0.00%	8.05%*	0.00%
Ownership								
For profit, incorporated	0.47%	1.20%	0.82%	0.79%	0.95%	0.65%	0.87%	0.52%
For profit, unincorporated	2.67%	2.10%	4.35%	3.45%	3.23%	5.35%	2.04%	3.50%
Nonprofit	1.25%	7.13%	3.37%	2.17%	2.20%	1.53%	3.18%	1.53%
Unknown	1.88%	6.46%*	9.78%*	5.24%	4.24%	2.71%	5.09%	2.01%
Age of firm								
Less than 5 years	1.19%	2.07%	3.02%	4.22%	3.94%	5.99%	1.62%	2.42%
5-9 years	1.31%	2.45%	2.64%	3.00%	6.40%	2.94%	2.16%	2.24%
10-19 years	1.17%	3.29%	1.89%	2.25%	3.02%	4.39%	1.02%	2.19%
20 or more years	0.92%	2.49%	1.51%	1.08%	1.92%	1.70%	1.16%	1.22%
Unknown	0.39%	4.46%	7.24%	1.98%	1.22%	0.44%	2.54%	0.39%
Multi/single status								
2 or more locations	0.65%	4.77%	4.08%	1.53%	1.21%	0.69%	1.66%	0.67%
1 location only	0.82%	1.20%	0.71%	1.48%	1.95%	6.45%*	0.53%	1.57%
Percent full-time employees								
Less than 25%	2.09%	6.78%	4.72%	5.02%	4.75%	3.04%	4.14%	1.93%
25-49 %	1.41%	5.17%	6.62%	3.80%	3.36%	2.13%	4.22%	1.59%
50-74 %	1.89%	2.96%	3.37%	3.25%	3.53%	2.51%	3.12%	2.30%
75% or more	0.52%	1.23%	0.78%	0.68%	0.89%	0.76%	0.59%	0.64%
Union presence								
No union employees	0.50%	1.14%	0.80%	0.74%	1.26%	0.69%	0.62%	0.59%
Has union employees	1.66%	3.54%	5.46%*	2.93%	1.42%	2.24%	2.60%	1.87%
Unknown	0.76%	1.50%	3.89%	2.16%	2.84%	0.85%	2.28%	0.80%
Percent low wage employees **								
50% or more low wage	0.92%	4.88%	5.29%	3.68%	3.88%	1.46%	3.23%	1.81%
Less than 50% low wage	0.63%	1.40%	0.82%	0.96%	1.27%	0.90%	0.70%	0.77%
Unknown	0.98%	2.32%	3.56%	2.09%	1.60%	1.00%	1.81%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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